

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7104

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

The proposed rules regarding IRA accounts will take away my ability to write covered calls on stocks that I own. This is a traditional way of creating income on stocks that I own in my IRA account. This actually can allow the investor to make an additional 6-8% on their investment. Why this cannot be allowed is beyond me. When you are trying to protect me when I do not need your protection is an affront to my independence. You people have to stop trying to protect us from ourselves. When did you decide that you know better than us in these regards. You are assuming that you need to protect us, and you know what ass u me really means. Also another strategy is to sell puts so that you can by a stock that you like at a cheaper price that the current one. It is another way of creating income.